

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Sharon Kay Dozier

S.S. No.: xxx-xx-8013

Mailing Address: 11381-100 Involute Place, Apt. 18-100, Raleigh, NC
27617-

Case No. 09-81725

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on September 30, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 30, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/22/09
Debtor Name: Dozier-8013

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Verizon		

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Bank of America	Home
Chase	Home
Taylor Estates	Home
Durham County	Home

ARRIARAGE CLAIMS

Creditor Name	Sch D #	Arrears Amount	(See 1)
Verizon			**
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DEDUCTION PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Required Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Required Equal Payment	Description of Collateral
			6.00			
			6.00			
			6.00			
			6.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Debt Amount	Int. Rate	Adequate Protection	Minimum Required Equal Payment	Description of Collateral
HSBC	7	\$12,885	5.25	\$129	\$267.79	2005 Chevrolet Trailblazer
			6.00			
			6.00			
			6.00			
			6.00			

ATTORNEY FEE (unpaid portion)	Amount
Law Office of John T. O'Connell, Jr.	\$1,685

SECURED TAXES	Secured Amt
IRS	
Real Estate Taxes	

UNSECURED PRIORITY DEBTS	Amount
IRS Taxes	
State Taxes	
Personal Property Taxes	
Alimony & Child Support	

CO-SIGN PROTECT (Pay 100%)	Int. Rate	Payoff Amt
All Co-Sign Protect Debts (See*)		

GENERAL NON PRIORITY UNSECURED	Amount
DMV	None(\$0)
	None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$286	60
N/A	N/A

Adequate Protection Payment Period: 12.66 months.

PLAN PAYMENT	PLAN PAYMENT
PLAN PAYMENT	PLAN PAYMENT
PLAN PAYMENT	PLAN PAYMENT
PLAN PAYMENT	PLAN PAYMENT
PLAN PAYMENT	PLAN PAYMENT

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Bank of America Home Loans
Post office Box 5170
Simi Valley, CA 93062-5170

HSBC Auto Finance
Post Office Box 17914
San Diego, CA 92177-7914

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Chase Home Finance, LLC
Attention Collections Department
Mail Code OH4-7356
3415 Vision Drive
Columbus, OH 43219

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Cincinnati/No Ky Int'l Airport Fire Dept
c/o Medical Claims Assistance, Inc.
836 4th Avenue
Huntington, WV 25701

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citi Card**
Post Office Box 6500
Sioux Falls, SD 57117-6500

North Carolina Dept of Revenue*
Post Office Box 1168
Raleigh, NC 27602-1168

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Sam's Club**
c/o GE Money Bank Bankruptcy C
Post Office Box 103104
Roswell, GA 30076-3104

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Taylor Estates HOA, Inc.
c/o Charle E. Flowers
123 Glenwood Avenue
Raleigh, NC 27603

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Encore Receivable Management
Post Office Box 3330
Olathe, KS 66063-3330

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Greater Piedmont Credit Union
Post Office Box 1729
Durham, NC 27702